

EXHIBIT A

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)
Denise Carlon, Esquire
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MidFirst Bank



Order Filed on September 21, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 20-11350 VFP

In Re:
Adeola A. Favorite,
Debtor.

Adv. No.:

Hearing Date: 9/15/2022 @ 10:00 a.m.

Judge: Vincent F. Papalia

ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: September 21, 2022

Vincent F. Papalia
Honorable Vincent F. Papalia
United States Bankruptcy Judge

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Debtor: Adeola A. Favorite

Case No: 20-11350 VFP

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon, Esq. appearing, upon a certification of default as to real property located at 10 Telford Street, East Orange, NJ 07018, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Sharon Henderson, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of September 2, 2022 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due May 2022 through September 2022 for a total post-petition default of \$7,501.57 (5 @ \$1,551.86, less suspense \$257.73); and

It is **ORDERED, ADJUDGED and DECREED** the Debtor is going to make a lump sum payment of \$6,000.00 immediately; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$1,501.57 will be paid by Debtor remitting \$500.52 for per month for two months and \$500.53 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on October 1, 2022 and continue for a period of three months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume October 1, 2022, directly to Secured Creditor's servicer, MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees in an amount to be included in a post-petition fee notice, which is to be paid through Debtors' Chapter 13 plan; and

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Debtor: Adeola A. Favorite

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It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.